

# **Texas Department of Banking**

## **INSTRUCTIONS FOR COMPLETING FINANCIAL INFORMATION**

Financial statements must be submitted by all proposed directors, executive officers, and principal shareholders. A principal shareholder is defined in Section 31.002(a)(44) of the Texas Finance Code.

Supporting schedules to the balance sheet should be attached when necessary to itemize or clarify summarized data. Care should be taken to insure that the dates and total amounts shown on the supporting schedules correspond to those on the balance sheet. Supporting schedules are included for real estate and related loans and for proprietary interest; please insert additional pages for other schedules. Describe the method by which real estate market values were determined.

If investment securities are shown as an asset and if those securities represent 25% or more of an individual's net worth, financial and cash flow statements of the company for the last two years must be provided, unless the company is publicly traded on a national exchange.

The cash flow statement should disclose in a separate line item the payments that will be required to service any loans to finance the purchase of stock.

Please complete section on (1) of the enclosed Confirmation Inquiry form which authorizes any financial institution, brokerage firm, or any other entity in which you may have an account to confirm the balance or market value of securities held in said account as of a certain date. If you have accounts at more than one institution, please complete the appropriate number of forms. After completing section one (1) of this Confirmation Inquiry form, it should be submitted to the Department of Banking along with the other forms contained in this packet. Do not send directly to the confirming institution. The form must be signed by all persons who have ownership interest in the account, for example, husband and wife. Otherwise, the confirming institution may return the form in blank, which may result in a delay in processing. Please provide account and loan numbers on the form. Completion of this form is not necessary for interim bank applications.

The Department of Banking may require the submission of any other information, including real estate appraisals, that it considers necessary to determine financial capability.

# PERSONAL FINANCIAL STATEMENT

Name \_\_\_\_\_

Statement of Financial Condition as of \_\_\_\_\_, \_\_\_\_\_

ASSETS		LIABILITIES AND NET WORTH	
Cash on Hand & in Banks (Schedule 1)	\$	Notes Payable to Banks-Secured & Unsecured (Schedule 7)	\$
U.S. Government Securities		Notes Payable to Relatives (Schedule 7)	
Accounts, Loans, & Notes Receivable (Sch 2)		Accounts & Notes Payable to Others (Schedule 7)	
Marketable Stocks & Bonds (Schedule 3)*		Rents & Interest Due	
Real Estate (Schedule 4)		Real Estate Taxes Due (Schedule 4)	
Automobiles - Number ( )		Liens on Real Estate (Schedule 4)	
Proprietary Interests (Schedule 5) **		Other Taxes Due	
Other Assets (Itemize) ***		Other Liabilities (Itemize)	
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

ANNUAL INCOME		CONTINGENT LIABILITIES	
Salary	\$	As Endorser or Co-Maker	\$
Bonus & Commissions		On Leases or Contracts	
Dividends & Interest		Legal Claims	
Real Estate Income		Provision for Federal Income Tax	
Other Income (Itemize)		Other Special Debt (Itemize)	
TOTAL INCOME	\$	TOTAL CONTINGENT LIABILITIES	\$

Assets pledged or hypothecated value at \$ \_\_\_\_\_ are pledged to secure notes or obligations aggregating \$ \_\_\_\_\_.

I have additionally endorsed, guaranteed or am contingently liable for debts of others amounting to \$ \_\_\_\_\_.

I hereby certify under penalty of perjury that the information contained in this confidential financial report, including supplemental schedules, has been carefully examined by me and is correct and complete and further acknowledge that there are no misrepresentation or omissions of material facts.

Dated and signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
(Signature of Affiant)

STATE OF TEXAS

COUNTY OF \_\_\_\_\_

Personally appeared before me the above named \_\_\_\_\_, personally known to me, who, being duly sworn, deposes and says that he executed the above instrument and that the statements and answers contained therein are true and correct.

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
(Notary Public)

\_\_\_\_\_  
(Name Typed or Printed)

My commission expires \_\_\_\_\_

In addition to the supplemental schedules one (1) and two (2) included in this packet, you may wish to provide supplementary schedules for other items on this Individual Financial Statement. The Department of Banking reserves the right to request any additional detail supporting the amounts on this statement.

- \* Marketable securities are generally only those which are listed on the NY, American Stock Exchanges and NASDAQ.
- \*\* If the stock of a company amounts to 25% or more of an individual's net worth, financial statements, including balance sheet, profit and loss, and cash flow statements of the company must be provided for the past two years.
- \*\*\* If total reflected on this line represents 10% or more of your net worth, a schedule must be provided listing each item separately and providing a complete description, including financial information, if appropriate.

## SCHEDULES

### Schedule 1. Banking Relationships. (List all bank accounts)

Name of Financial Institution	Address	Type of Account	Account Number	Balance
			<b>TOTAL</b>	

### Schedule 2. Accounts, Loans, & Notes Receivable.

Name and Address of Debtor	Date Originated	Description or Nature of Debt	Description of Security Held	Maturity Date	Balance Due
				<b>TOTAL</b>	

### \* Schedule 3. Marketable Stock and Bonds.

Face Value Bonds No. Stock Shares	Description of Security	Registered in Name of	Cost	Income Received Last Year	If Pledged, State to Whom	Present Market Value
					<b>TOTAL</b>	

### Schedule 4. Real Estate. The legal and equitable title to all the real estate listed in this statement is solely in the name of the signer, except as follows:

Description or Street No.	Dimensions or Acres	Improvements Consist of	Mortgage or Liens	Due Dates & Payment Amount	Unpaid Taxes		Cost	Present Market Value
					Year	Amt.		
							<b>TOTAL</b>	

**\*\* PROPRIETARY INTERESTS**  
(Schedule 5)

Provide the following information regarding all business enterprises in which you hold a beneficial interest. The term "business enterprise" includes any corporation, association, partnership, business trust, sole proprietorship or other business which shares are not listed on a securities exchange or otherwise regularly traded. Under the heading "Form of Business", state the legal form of the business. Under "Nature of Business and Percentage of Ownership", explain what the business enterprise does and percentage of your ownership interest. Submit year-end financial statements, including profit and loss and cash flow statements, for the last two years for each business interest in which you have an interest equal to 25% or more of your net worth.

Name and Address of Business	Legal Form of Business	Nature of Business and % of Ownership	Date Acquired	Current Value
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Total

**Schedule 7. Notes or Accounts Payable.**

Name of Lender	Lender's Address	Due Dates and Payments	Security or Collateral	Balance Owed
			<b>TOTAL</b>	

**CASH FLOW STATEMENT**  
**(Schedule 6)**

Name \_\_\_\_\_

Signature \_\_\_\_\_

(Print or Type)

Provide the following information regarding sources and uses of cash during the last two years, the current year, and a projected year.

Sources of Cash	20__	20__	Current*	Projected
Salaries, Wages, Commissions, Bonuses, or Other Income from Employment (Net of Deduction)				
Dividends				
Interest				
Royalties				
Distribution from				
Cash Received from Individual Business, Partnerships, or Joint Ventures				
Real Estate				
Other **				
Total Cash Received				
Uses of Cash	20__	20__	Current *	Projected
Personal Expenses (Management, Rent and Household, Etc.				
Bank Loan - Principal and Interest				
Other Loans - Principal and Interest				
Insurance Payments				
Income Taxes Not Covered by Withholding				
Other**				
Total Cash Outlays				
Cash Flow Surplus (Deficit)				

\* If current year is reported for less than a full fiscal or annual period, please provide the dates for the period reported.

\*\* Itemize any items amounting to 10% or more of total income on separate page.